

# Electronic Payment Services

Product information guide



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**This document describes the Electronic Payment Services (EPS) offered by Automatic Data Processing Limited (ADP) and provides an understanding of what to expect from your interactions with ADP and the use of our EPS product.**

## Product Information Guide

### **This guide contains information about:**

- the features and functionality of the EPS product
- the use of EPS
- the cost of EPS
- issue resolution and escalation procedures in relation to the EPS product

### **Who is ADP?**

Automatic Data Processing Limited ABN 70 003 924 945 (ADP) is a subsidiary of Automatic Data Processing, Inc which is headquartered in Roseland, New Jersey in the United States of America.

Automatic Data Processing, Inc and within Australia, ADP, provide globally a range of payroll and human resource administration solutions for organisations of any size within any industry. Here in Australia, ADP maintains offices in Melbourne, Sydney and Brisbane.

ADP has been granted an Australian Financial Services License (AFSL No. 312078) by the Australian Securities and Investments Commission which authorises it to issue EPS as a non-cash payment facility and to provide general financial product advice concerning EPS.

### **General enquiries regarding EPS can be directed to:**

Automatic Data Processing Limited  
EPS Team  
Level 1, 6 Nexus Court  
Mulgrave 3170 Victoria

**Telephone: 1300 955 280**

**Website: [au.adp.com](http://au.adp.com)**



# Electronic Payment Services

## What is EPS?

ADP's Electronic Payment Services (EPS) enables employers to make electronic transfers to recipient organisations for a wide range of employee related deductions and benefits.

This includes PAYG withholding tax payments to the Australian Taxation Office, superannuation contributions, insurance premiums, car leasing payments and so on. It allows the recipient, which could be the trustee or administrator of a superannuation fund or insurer, to receive those payments or transfers using the streamlined features of EPS.

EPS is designed to simplify data and funds exchange between employers (on behalf of their employees) and recipients. Employers can channel all payroll deduction data and payments to many different recipients, using one online interface.

## How can employers use EPS?

ADP requires employers to sign a service agreement for the provision of EPS. This service agreement will detail the terms and conditions under which we will make EPS available to you. To use EPS, we require that you provide information about your business, details of the recipient organisations to which you wish to transfer payments and details of your account held with an Australian bank or other approved Australian deposit taking institution (e.g. building society, credit union) that permits non-cash payments to be made. Once your business details are established in EPS, you may provide instructions on any configuration changes such as new recipient organisations to be set up or changes to the account from which your payments are made.

Changes can be made by using our online, secure internet facility, or eService to provide a scanned copy of completed form/s to us. Instructions as to amounts to be transferred from your account will take the form of electronic data records that may come from your payroll instructions to us, or they may be loaded directly by you into our secure internet facility and confirmed by you online.

## How do we protect your privacy?

ADP is committed to complying with the requirements of the Privacy Act 1988 when it comes to handling personal information that you provide. Please visit our website [www.au.adp.com/privacy](http://www.au.adp.com/privacy) for further information regarding our security and privacy policies.





## What is the cost of EPS?

The cost of EPS for your business can be obtained from the EPS team or an ADP sales consultant. Please note that ADP may change or introduce new fees and charges for EPS from time to time in accordance with the service agreement.

ADP will retain interest accrued on funds held in EPS trust accounts during the clearing and reconciliation period between the receipt of transfer monies from employers and payment to recipients.

## Issue resolution and complaints

We have a simple and accessible process which you can use for any issues or complaints you have regarding EPS.

In the first instance, please contact the EPS team on 1300 955 280 or +61 3 9540 2694.

If your issue remains unresolved, you may contact the ADP Dispute Resolution Officer (DRO) by sending an email to [dro@adp.com](mailto:dro@adp.com). Please provide as much detail as possible regarding the unresolved issue and the reasons why you disagree with the response from the EPS Team. If the DRO is unable to resolve your issue, it will be referred to the ADP Dispute Resolution Committee.

If you remain unsatisfied, you may lodge your complaint with the Australian Financial Complaints Authority Limited (AFCA).

**Their contact details are GPO Box 3, Melbourne Victoria 3001,  
Telephone: 1800 931 678 Email: [info@afca.org.au](mailto:info@afca.org.au)**

## Professional indemnity insurance

ADP has a Professional Indemnity Insurance Policy (PI Policy) in place. The PI Policy covers ADP and its employees for claims made against ADP and its employees because of their conduct in the provision of EPS.

## Would you like more information?

For further information relating to the EPS product, the cost of EPS or aspects of our services related to EPS, please contact the EPS team on 1300 955 280 or +61 3 9540 2694.



## Questions & Answers

The following information is general advice to all our clients and has been prepared without considering an individual client's objectives, financial situation or needs. Before deciding to use EPS, you should read this Guide and consider whether EPS is appropriate for you.

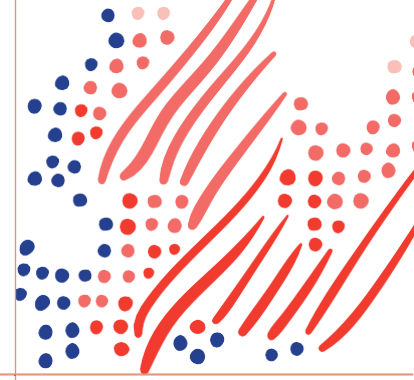
Electronic Payment Services	
<b>What is EPS (Electronic Payment Services)?</b>	EPS is a payment solution offered by ADP Employer Services (ADP) to allow employers to make superannuation, PAYG and other employee entitlement payments from one channel to different recipient organisations. It is a service primarily designed to streamline and simplify data and funds exchange between employers and recipient organisations (such as Superannuation Funds, ATO and Health Insurance providers).
<b>Is EPS SuperStream compliant?</b>	EPS is an ATO certified SuperStream solution. All relevant superannuation data is sent in accordance with the SuperStream file specifications and linked to the payment using a Payment Reference Number (PRN).
<b>Will the salesperson receive commission if I decide to proceed with EPS?</b>	Yes, in most cases the ADP salesperson with which you deal with will receive a small commission payment as a result of the sale. This is in line with the ADP sales reward procedure and represents a very small component of their overall remuneration.
<b>What is required for me to be able to use EPS?</b>	EPS requires internet access and a standard Web Browser. We can provide full specifications on request. If you use an ADP payroll solution, additional usage options are available. All prospective EPS clients must pass ADP's Know Your Client (KYC) and Anti Money Laundering (AML) screening process prior to receiving EPS.
<b>How long does it take to set up EPS?</b>	Subject to the client providing accurate and complete documentation and satisfying the Anti Money Laundering checks, the amount of time taken to set up a client and to link all their recipient organisations to their client profile within the system is normally up to five (5) business days. It may take longer for larger clients.

# Questions & Answers

Electronic Payment Services	
<b>What type of payments can be made through EPS?</b>	<p>EPS provides a single distribution channel for all employee deductions and entitlements to recipients across all sectors of the market. Some of the main types of recipient organisations include:</p> <ul style="list-style-type: none"> <li>• ATO for PAYG withholding tax</li> <li>• Superannuation funds, including Self-Managed Super Funds</li> <li>• Health funds</li> <li>• Child support</li> <li>• Leases and other fixed payments</li> <li>• Life and general insurance</li> <li>• Share Plans</li> <li>• Memberships, professional associations and union subscriptions Donations</li> <li>• Garnishee payments</li> </ul>
<b>Can payments to recipients be made by cheque?</b>	<p>Due to government legislation, cheque payments cannot be made to the Australian Taxation Office (ATO) or superannuation funds. EPS does not make payments via cheque. All payments are made via electronic payment.</p>
<b>How much does the EPS service cost?</b>	<p>The cost of the service will depend on the range of ADP Services provided to you, including the use of ADP Payroll Services. We can discuss a specific costing after discussing your service needs.</p>
<b>What benefits do employers gain from EPS?</b>	<p>The key benefits of EPS for employers include being able to make all employee deduction and entitlement payments through one interface, potentially reduced administration time and costs related to making payments and producing lodgement reports to be posted to different organisations. ADP is SuperStream compliant and all mandated reporting is sent via a secure, encrypted SuperStream channel as per legislative requirements.</p>
<b>What benefits do recipients gain from EPS?</b>	<p>The key benefits of EPS for recipients are reconciled data and payment, cleared funds with no risk of dishonours as well as simplified reporting transmission for straight through processing.</p>

# Questions & Answers

Electronic Payment Services	
<b>Is my data secure with EPS?</b>	EPS data, whether stored on ADP's enterprise class data centres or hosted in the cloud, is protected equally via ADP's global information security program. We deliver advanced services and technology for data security, privacy, fraud, and crisis management. For more information, visit our data security website at <a href="https://www.adp.com/trust">https://www.adp.com/trust</a> .
<b>Can I give you the money to cover the payments by cheque?</b>	EPS does not accept cheque payments. The standard method of funds collection is by direct debit. This is facilitated by signing relevant forms to allow ADP to direct debit from your nominated Australian bank account.
<b>How does the debit process work?</b>	Depending on the ADP product(s) chosen, the payment file will be uploaded to EPS by either ADP or the client. The payment will be direct debited from the nominated bank account(s) on the date(s) specified based on the override date in the file and the client payment frequency. Following the debit from your account, a Client Deduction report will be issued listing all deductions for which you were debited.
<b>Why is there a delay between ADP debiting my account and making payment to recipients?</b>	On day one, EPS will debit your nominated bank account according to your chosen frequency. The banking industry standard stipulates that the banks have three (3) business days to inform ADP of any dishonours or problems with a direct debit that causes the payment to fail. This accounts for days two to four. We then reconcile all funds collected and cleared payments are generated on the fifth day.
<b>What if I don't have enough money in my account when ADP performs the debit?</b>	In this case, our debit of your account will dishonour and no payments will be performed. If a dishonour occurs, an email will be sent outlining where you can find the details in the online portal. You can then decide if you wish to make the payments yourself on that specific occasion or whether you wish ADP to reprocess the debit after you have transferred sufficient funds to your bank account. Dishonour fees and reprocessing fees may apply.
<b>Can I make changes to my EPS instructions after the file has been sent to EPS?</b>	You must notify us of any cancellation to your payment instructions no less than five (5) business days prior to the scheduled debit. A fee for cancellation may apply as per the EPS Miscellaneous Charges schedule.
<b>How will I know what will be debited so that I can manage our cash flow?</b>	EPS will only debit the amounts in accordance with your payment instructions. This data comes to us from your payroll instructions or may be loaded directly by you. The exact amount is calculated on the day of debit and a Client Deduction report with the total debit amount is loaded onto the online portal.
<b>Does ADP hold my funds in an interest-bearing account?</b>	ADP holds all client funds in trust in interest bearing bank accounts with funds of other clients during the clearing period. ADP is entitled to all the interest accrued from funds held in the bank accounts.
<b>Are there any other fees associated with EPS?</b>	ADP may charge for additional EPS services such as returned payments or ad hoc reporting. A full list of charges can be found on the EPS Miscellaneous Charges schedule.



## About ADP

Designing better ways to work through cutting-edge products, premium services and exceptional experiences that enable people to reach their full potential. Payroll and Compliance informed by data and designed for people. Learn more at [au.adp.com](https://au.adp.com)